

REMARKS

Claims 1-34 are pending. Claim 1 has been amended. Claims 1, 21 and 29 are the only independent claims.

Claims 21-25 and 27-28 were rejected under 35 U.S.C. § 102(e) over U.S. Patent 6,606,606 (Starr). Claims 1-7 and 14-20 were rejected under 35 U.S.C. § 103 over U.S. Patent 5,710,889 (Clark et al.) in view of U.S. Patent 5,742,683 (Lee et al.). Claims 8 and 9 were rejected under 35 U.S.C. § 103 over Clark et al. in view of Lee et al. and further in view of Starr. Claims 10-13 were rejected under 35 U.S.C. § 103 over Clark et al. in view of Lee et al. and further in view of U.S. Patent 5,425,102 (Moy). Claim 26 was rejected under 35 U.S.C. § 103 over Starr in view of Moy. Claims 29-34 were rejected under 35 U.S.C. § 103 over Starr in view of Lee et al.

With respect to the rejections of independent claims 21 and 29, and the claims dependent thereon, Applicant notes that the present application claims benefit of U.S. Provisional Application No. 60/142,118, filed on July 2, 1999. This date antedates the U.S. filing date of Starr, which was filed on November 9, 1999 and removes it as a prior art reference. If the Examiner intends to rely upon the Starr's provisional application date, the Examiner must establish that Starr's provisional contains the teachings relied upon in the rejection. In view of the above, the rejections to independent claims 21 and 29, and the claims dependent thereon, are rendered moot.

Amended claim 1 is directed to a method for accessing a plurality of financial accounts using a single sign on procedure. The method includes: receiving a request from a user to access the plurality of financial accounts; prompting the user for a user identification; receiving the user identification from the user; prompting the user for a password; receiving the password from the user; prompting the user for ownership verification information related to at least one of the plurality of financial accounts; receiving the ownership verification information from the user; and providing the user with the requested access to the plurality of financial accounts. The user is provided with direct access to each of the plurality of financial accounts.

In the invention of amended claim 1, the user is provided with direct access to each account. On the other hand, in Clark a central server, e.g., the Global Interface Device (GID) facilitates *indirect* communications with the various accounts by forwarding and receiving messages to and from the user and the various accounts. Lee relates to a system of managing multiple users of an open metering system. Lee fails to remedy the above-mentioned deficiency of Clark as a reference against claim 1.

For at least this reason, claim 1 is believed clearly patentable over Clark and Lee, taken in any combination.

The other claims in this application are each dependent from one or another of the independent claims discussed above and are therefore believed patentable for the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, however, the individual reconsideration of the patentability of each on its own merits is respectfully requested.

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to pass this application to issue.

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Respectfully submitted,

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